

Information to identify the case:		
Debtor 1:	Charles G. O'Shea	Social Security number or ITIN: xxx-xx-4961
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Pamela A. O'Shea	Social Security number or ITIN: xxx-xx-6184
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 10/11/21
Case number:	21-17913-CMG	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles G. O'Shea	Pamela A. O'Shea
2. All other names used in the last 8 years		
3. Address	1507 Valley Drive Belmar, NJ 07719	1507 Valley Drive Belmar, NJ 07719
4. Debtor's attorney Name and address	Eugene D. Roth Law Office of Eugene D. Roth Valley Pk. East 2520 Hwy 35, Suite 307 Manasquan, NJ 08736	Contact phone (732) 292-9288 Email: erotheresq@gmail.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/12/21

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Charles G. O'Shea
Pamela A. O'Shea
Debtors

Case No. 21-17913-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Oct 12, 2021

Form ID: 309I

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Charles G. O'Shea, 1507 Valley Drive, Belmar, NJ 07719-3929
jdb	+ Pamela A. O'Shea, 1507 Valley Drive, Belmar, NJ 07719-3929
519327530	+ Christopher O'Shea, 1507 Valley Drive, Belmar, NJ 07719-3929
519327531	+ Citibank, PO Box 70272, Philadelphia, PA 19176-0272
519327533	Discover, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
519327534	Discover, c/o Pressler Felt & Warshw, 7 Entin Road, Parsippany, NJ 07054-5020
519327535	NY Life Vis First Bankcard, PO Box 2557, Omaha, NE 68103-2557
519327537	People's United Bank, PO Box 790408, Saint Louis, MO 63179-0408
519327538	Proper Funding LLC/ Velocity Inv. LLC, c/o Asset Recovery Solutions, LLL, 2200 E. Devon Ave. Ste 200, Des Plaines, IL 60018-4501
519327540	+ RWJ/Barnabas Health, Fidelity Brokerage Service, 900Salem Street, Smithfield, RI 02917-1243
519327539	+ Rocket Mortgage, LLC, PO Box 6577, Carol Stream, IL 60197-6577
519327541	+ Seabrook House Inc, 133 Polk Lane, Bridgeton, NJ 08302-5905
519327543	+ US Bank NA d/b/a Elan Financial Svcs., c/o Zwicker & Associates, P.C., 1020 Laurel Oak Road Ste. 303, Voorhees, NJ 08043-3518
519327545	+ Valley National Bank, PO 953, Wayne, NJ 07474-0953

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: erothsq@gmail.com	Oct 12 2021 22:05:00	Eugene D. Roth, Law Office of Eugene D. Roth, Valley Pk. East, 2520 Hwy 35, Suite 307, Manasquan, NJ 08736
tr	Email/Text: bnc@russotrustee.com	Oct 12 2021 22:06:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2021 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 12 2021 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519327527	+ Email/Text: bankruptcy@affinityfcu.com	Oct 12 2021 22:06:00	Affinity Federal Credit Union, 73 Mountainview Blvd, Basking Ridge, NJ 07920-2332
519327532	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 12 2021 22:06:00	Citizens Bank, 1 Citizens Plaza, Providence, RI 02903
519327528	EDI: CAPITALONE.COM	Oct 13 2021 02:03:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519327529	+ EDI: CAPONEAUTO.COM	Oct 13 2021 02:03:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
519327534	Email/Text: signed.order@pfwattorneys.com	Oct 12 2021 22:06:00	Discover, c/o Pressler Felt & Warshw, 7 Entin Road, Parsippany, NJ 07054-5020
519327533	Email/Text: signed.order@pfwattorneys.com	Oct 12 2021 22:06:00	Discover, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020

District/off: 0312-3

User: admin

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Date Rcvd: Oct 12, 2021

Form ID: 309I

Total Noticed: 25

519327536	+ Email/Text: clientservices@credit-control.com	Oct 12 2021 22:06:00	PayPal Credit, c/o Credit Control LL, 5757 Phantom Drive Ste 330, Hazelwood, MO 63042-2429
519327542	EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchronoy Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
519327544	EDI: USAA.COM	Oct 13 2021 02:03:00	USAA, 10750 McDermott FWY, San Antonio, TX 78288-0570

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens